

## CLAIMS

We claim:

1. A method for processing health insurance applications over a network, the method comprising:
  - presenting a user interface to an applicant over the network, the user interface including information pertaining to a medical plan selected by the applicant and facilitating input of application data by the applicant;
  - receiving the application data from the applicant via the network;
  - transforming the application data into a secure digital file; and
  - transmitting the secure digital file to the health insurance carrier.
2. The method of claim 1 further comprising providing the applicant a form of electronic payment.
3. The method of claim 2 further comprising assembling the form of electronic payment into the secure digital file.
4. The method of claim 1 further comprising providing the applicant a form of electronic signature to authenticate the applicant's intention to enter into a health insurance contract.
5. The method of claim 4 further comprising assembling the form of electronic signature into the secure digital file.
6. The method of claim 4 wherein providing the applicant a form of electronic signature further comprises:
  - requesting the applicant to type the applicant's name twice;
  - requesting the applicant to type the date;

providing the applicant with hyperlinks to portions of the application that have legally binding language; and

requesting the applicant to check a box or click a button indicating the applicant's intention to be legally bound.

7. The method of claim 1 wherein the electronic health insurance application is in the form of any one of an hypertext markup language (HTML) page, an extensible markup language (XML) page, a dynamic HTML page, and a JavaScript.

8. The method of claim 1 wherein the medical plan selected by the applicant varies for individual applicants, private group applicants, and commercial group applicants.

9. The method of claim 1 wherein presenting a user interface to an applicant over the network further comprises:

providing a user interface to enable the applicant to enter data required in an application;

verifying that the data entered by the applicant is appropriate for the application;

populating an electronic application with the application data provided by the applicant;

permitting the applicant to view the populated application; and

permitting the applicant to correct, reject, or approve the populated application.

10. The method of claim 9 further comprising allowing the applicant to create a customer account wherein the applicant can save application data.

11. The method of claim 9 wherein verifying that the data entered by the applicant is appropriate for the application further comprises analyzing the application data received from the applicant to determine, according to predetermined business rules, whether the applicant has provided appropriate information.
12. The method of claim 9 wherein providing a user interface to enable the applicant to enter data required in an application further comprises assisting the applicant to choose a health plan based on a plurality of factors pertaining to personal data of the applicant.
13. The method of claim 12 wherein the personal data comprises any one of the number of persons covered under the health plan, relation between the persons and the applicant, the age of the applicant, prior health history of the applicant, a desired price of the plan, a preference of the applicant regarding a health insurance carrier providing the plan, and a preference of the applicant regarding the type of benefits associated with each plan.
14. The method of claim 1 wherein transforming the application data into a secure digital file comprises assembling and encrypting the application data into a preformatted electronic document.
15. The method of claim 14 wherein the preformatted electronic document comprises unalterable content.
16. The method of claim 15 wherein the unalterable content is characterized by a fixed language, fixed font formats, and fixed style elements.

17. The method of claim 14 wherein the preformatted digital document is an Adobe™ portable document format (PDF) file.
18. The method of claim 14 further comprising:  
associating a unique electronic key with the secure digital file; and  
storing the unique electronic key in a look-up table.
19. The method of claim 14 further comprising:  
allowing the applicant to view the secure digital file; and  
allowing the applicant to reject, or approve the secure digital file.
20. The method of claim 1 further comprising:  
presenting a user interface to the health insurance carrier for processing electronic application data; and  
receiving processing updates from the health insurance carrier.
21. The method of claim 1 further comprising electronically communicating to the applicant processing updates made by the health insurance carrier.
22. The method of claim 20, wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises allowing the health insurance carrier to view and print the secure digital file.
23. The method of claim 20, wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises:  
allowing the health insurance carrier to attach notes to the electronic application;

allowing the health insurance carrier to update the status of the application;

allowing the health insurance carrier to download attached data files associated with the health insurance application; and

allowing the health insurance carrier to upload a data file including processing updates.

24. The method of claim 20 wherein presenting a user interface to the health insurance carrier for processing electronic application data comprises allowing the health insurance carrier to search the prior history of the applicant.

25. The method of claim 21 wherein electronically communicating to the applicant the processing updates made by the carrier comprises creating an electronic message indicating the processing updates.

26. The method of claim 25 further comprising sending the electronic message to the applicant.

27. A system comprising:

a plurality of client devices;

a transaction facility coupled to plurality of client devices to receive client data from the client devices and transform the client data into a secure digital file; and

a plurality of health insurance carrier devices coupled to the transaction facility to receive the secure digital file and other client data.

28. An apparatus comprising:

an electronic presenter to present a user interface to an applicant over the network, the user interface including information pertaining to a medical plan selected by the applicant and facilitating input of application data by the applicant;

an application data processor to transform the application data into a secure digital file; and

an electronic transmitter to transfer the secure digital file to the health insurance carrier over said network.

29. The apparatus of claim 28 further comprising an electronic payment module to provide the applicant a form of electronic payment.

30. The apparatus of claim 28 further comprising an electronic signature module to provide the applicant a form of electronic signature to authenticate the applicant's intention to enter into a health insurance contract.

31. The apparatus of claim 30 wherein the electronic signature module requests the applicant to type a name into the electronic signature twice, requests the applicant to electronically date the signature, and requests the applicant to check a box, or click a button, indicating the applicant's intention to be legally bound.

32. The apparatus of claim 28 wherein the electronic health insurance application is in the form of any one of a hypertext markup language (HTML) page, an extensible markup language (XML) page, a dynamic HTML page, and a JavaScript.

33. The apparatus of claim 28 wherein the medical plan selected by the applicant varies for individual applicants, private group applicants, and commercial group applicants.

34. The apparatus of claim 28 wherein the electronic presenter provides a user interface to enable the applicant to enter data required in an application that corresponds to a chosen health plan.

35. The apparatus of claim 28 wherein the electronic presenter is further to assist the applicant to choose the medical plan based on a plurality of factors pertaining to personal data of the applicant.

36. The apparatus of claim 35 wherein the personal data includes the number of persons covered under the health plan, relation between the persons and the applicant, the age of the applicant, prior health history of the applicant, a desired price of the plan, and a preference of the applicant regarding a health insurance carrier providing the plan.

37. The apparatus of claim 28 further comprising a business rule module to analyze the application data received from the applicant to determine, according to predetermined business rules, whether the applicant has properly filled out the electronic health insurance application.

38. The apparatus of claim 28 wherein the application data processor is to transform the application data into a secure digital file by assembling and encrypting the application data into a preformatted electronic document.

39. The apparatus of claim 38 wherein the preformatted electronic document comprises unalterable content.

40. The apparatus of claim 38 wherein the unalterable content is characterized by a fixed language, fixed font formats, and fixed style elements.

41. The apparatus of claim 38 wherein the preformatted digital document is an Adobe™ portable document format (PDF) file.

42. The apparatus of claim 28 wherein the application data processor is to associate a unique electronic key with the secure digital file and to store the unique electronic key in a look-up table.

43. The apparatus of claim 28 further comprising an applicant user interface to allow the applicant to view the secure digital file before it is transmitted to the carrier, and to allow the applicant to approve or reject the application.

44. The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to view and print the secure digital file.

45. The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to attach notes to the electronic application, to allow the health insurance carrier to update the status of the application, to allow the health insurance carrier to download attached data files associated with the health insurance application, and to allow the health insurance carrier to upload a data file including processing updates.



46. The apparatus of claim 28 further comprising a carrier user interface to allow the health insurance carrier to search the prior history of the applicant.

47. The apparatus of claim 28 further comprising a status notifier to notify the applicant of the status of the application.

48. A computer readable medium that provides instructions, which when executed on a processor, cause said processor to perform operations comprising:

presenting a user interface to an applicant over the network, the user interface including information pertaining to a medical plan selected by the applicant and facilitating input of application data by the applicant;

receiving the application data from the applicant via the network;

transforming the application data into a secure digital file; and

transmitting the secure digital file and other application data to the health insurance carrier.